

**UNITED STATES BANKRUPTCY COURT
Northern District of California (Oakland)**

In re:

Janelle Jo Sandifer
P.O. Box 762
Pittsburg, CA 94565

Case Number: 08-42339 EDJ 7

Chapter: 7

Debtor(s)

Debtor/Joint Debtor Social Security Number(s):

xxx-xx-2290

DISCHARGE OF DEBTOR AND FINAL DECREE

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED** :
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Tevis Thompson in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 8/12/08

By the Court:

Edward D. Jellen
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Doc # 15

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0971-4
Case: 08-42339

User: admin
Form ID: ODSC7fi

Page 1 of 1
Total Served: 22

Date Rcvd: Aug 13, 2008

The following entities were served by first class mail on Aug 15, 2008.

db +Janelle Jo Sandifer, P.O. Box 762, Pittsburg, CA 94565-0076
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
smg State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279
cr +Litton Loan Servicing, L.P., McCalla, Raymer, et al., Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102
cr +Ownit Mortgage Solutions, Inc. its successors and/, Solomon, Grindle, Silverman & Spinella,
Timothy J. Silverman, 12651 High Bluff Drive, Suite 300, San Diego, CA 92130-2023
9274307 +Aaron Sales And Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
9274309 +Big Valley Fcu, 3111 Wissemann Dr, Sacramento, CA 95826-3660
9274311 +Cap One, Po Box 85520, Richmond, VA 23285-5520
9274310 +Cap One, Pob 30281, Salt Lake City, UT 84130-0281
9274312 +Capital One, N.a., Po Box 26625, Richmond, VA 23261-6625
9274314 +Contra Costa County Tax Collector, 625 COURT STREET, ROOMS 100 & 102, P.O. Box 631,
Martinez, CA 94553-0063
9274318 +Litton Loan Servicing, 4828 Loop Central Dr, Houston, TX 77081-2166
9274319 +Owen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
9274320 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 4000 Executive Pkwy Ste,
San Ramon, CA 94583)
9274321 +Toyota Motor Credit Co, 2300 Clayton Rd Ste 200, Concord, CA 94520-2164

The following entities were served by electronic transmission on Aug 14, 2008.

smg EDI: CALTAX.COM Aug 14 2008 06:28:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
9274308 +EDI: HFC.COM Aug 14 2008 06:28:00 Beneficial/hfc, Po Box 1547, Chesapeake, VA 23327-1547
9274313 +EDI: CHASE.COM Aug 14 2008 06:28:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
9274315 +EDI: HFC.COM Aug 14 2008 06:28:00 Hfc - Usa, Pob 1547, Chesapeake, VA 23327-1547
9274316 +EDI: HFC.COM Aug 14 2008 06:28:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
9274317 +EDI: HFC.COM Aug 14 2008 06:28:00 Hsbc/ms, Po Box 9068, Brandon, FL 33509-9068
TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2008

Signature:

